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Substitute for form 1449A/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>	
		Application Number	09/708,124
		Filing Date	11/02/2000
		First Named Inventor	Michael LEWIS
		Art Unit	3624
		Examiner Name	James Alpert
Sheet 1	of 2	Attorney Docket Number	53588-0027

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
JTP	1	EP-0598469-A2	05-25-1994	DUNLEVY	Col. 2:6-9; col. 6	

Examiner Signature: <i>[Signature]</i>	Date Considered: 8/14/07
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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**Complete if Known**

Application Number	09/708,124
Filing Date	11/02/2000
First Named Inventor	Michael LEWIS
Art Unit	3624
Examiner Name	James Alpert
Attorney Docket Number	53588-0027

Sheet

2

of

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
JW	2	GUERRA, JENNIFER L., Letter from Canada Intellectual Property Office to Paul R. Smith (CIPO Office Action), January 19, 2007, pp. 1-9, issued by CIPO, Ottawa, Canada.	

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**INFORMATION DISCLOSURE  
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**Complete if Known**

Application Number	09/708,124
Filing Date	November 2, 2000
First Named Inventor	Michael Lewis
Art Unit	3693
Examiner Name	Patel, Jagdish
Attorney Docket Number	53588-0027

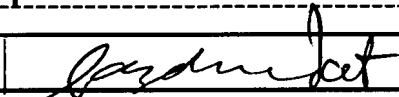
Sheet 1 of 3

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
JNP		5,255,342	10-19-1993	Nitta	
		5,542,054	07-30-1996	Batten Jr.	
		5,675,713	10-07-1997	Batten Jr.	
		5,696,907	12-09-1997	Tom	
		5,704,018	12-30-1997	Heckerman et al.	
		5,768,478	06-16-1998	Batten Jr.	
		5,802,256	09-01-1998	Heckerman et al.	
		5,832,465	11-03-1998	Tom	
		5,940,529	08-17-1999	Buckley	
		5,953,710	09-14-1999	Fleming	
		6,029,154	02-22-2000	Pettitt	
		6,078,904	06-20-2000	Rebane	
		6,182,070 B1	01-30-2001	Megiddo et al.	
		6,189,005 B1	02-13-2001	Chakrabarti et al.	
		6,278,997 B1	08-21-2001	Agrawal et al.	
		6,330,546 B1	12-11-2001	Gopinathan et al.	
		6,336,108 B1	01-01-2002	Thiesson et al.	
		6,345,265 B1	02-05-2002	Thiesson et al.	
		6,405,179 B1	06-11-2002	Rebane	
		6,418,436 B1	07-09-2002	Degan et al.	
		6,529,888 B1	03-04-2003	Heckerman et al.	
		6,536,037 B1	03-18-2003	Guheen et al.	
✓		6,609,118 B1	08-19-2003	Khedkar et al.	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>

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STATEMENT BY APPLICANT**

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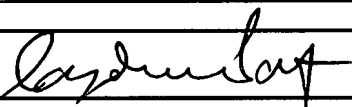
Application Number	09/708,124
Filing Date	November 2, 2000
First Named Inventor	Michael Lewis
Art Unit	3693
Examiner Name	Patel, Jagdish
Attorney Docket Number	53588-0027

Sheet 3

of 3

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
JML		BERRY, MICHAEL J. A., et al., "Data Mining Techniques For Marketing, Sales, and Customer Support", John Wiley & Sons, Inc., Wiley Computer Publishing, July 2, 1997, 5 pages.	

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9-11-02

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<b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION (PTO-1449)</b>				<b>ATTY. DOCKET NO.</b> 53588-0027		<b>SERIAL NO.</b> 09/708,124	
				<b>APPLICANT:</b> Michael Lewis			
				<b>FILING DATE:</b> November 2, 2000		<b>GROUP:</b> 3624	

U.S. PATENT DOCUMENTS						
Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
↓		4,893,330		Franco	01-09-1990	
		5,291,550		Levy et al.	03-01-1994	
		5,335,265		Cooper et al.	08-02-1994	
		5,790,645		Fawcett et al.	08-04-1998	
		5,805,686		Moller et al.	09-08-1998	
		5,875,236		Jankowitz et al.	02-23-1999	
		5,884,289		Anderson et al.	03-16-1999	

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				
JNP	A	WO	96/31043		Peel et al.	10-03-1996		

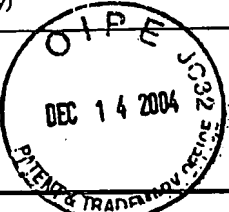
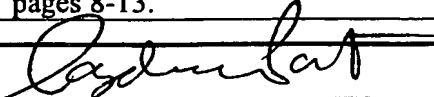
OTHER ART - NO PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>
↓		Alfuraih, S., et al. "Using Trusted Email to Prevent Credit Card Frauds in Multimedia Products", World Wide Web Internet and Web Information Systems, 5, 2002, pages 245-256.	
		Allen, S., "Credit Card Fraudsters? SWAT Them!", On the Line (March/April 1997) page 32.	

Examiner Signature	<i>[Signature]</i>	Date Considered	9-12-03
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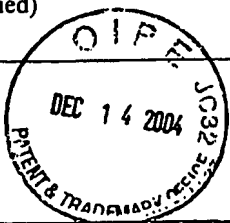
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<b>Substitute for Form 1449A/PTO (Modified)</b> (use as many sheets as necessary)		<b>ATTY. DOCKET NO.</b> 53588-0027	<b>SERIAL NO.</b> 09/708,124
		<b>APPLICANT:</b> Michael Lewis	
		<b>FILING DATE:</b> November 2, 2000	
<b>OTHER ART - NO PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>
JWP		"An e*guide to Cyberfraud", ClearCommerce Corporation, 1999, pages 1-9.	
		"ATACSTM: How ATACS Works", Bedford Associates, Inc., 1996.	
		Cunningham, J. Lawrence, "Cutting cell fraud frequency", Security Management, October 1996, pages 42-46, Vol. 40, No. 10.	
		"CyberSource® Advanced Fraud Screen Enhanced by Visa®, Implementation Guide", CyberSource Corporation, July 2004, 112 pages.	
		"CyberSource Corporation, Fraud Control System", CyberSource Corporation, 1996, archived at <a href="http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html">http://web.archive.org/web/19970110062645/http://1/cybersource.com/products/fcs.html</a> .	
		"Frequently Asked Questions", CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm">http://web.archive.org/web/19971021082803/http://www.cybersource.com/faq/danger.htm</a> .	
		"Merchant Internet Commerce Services", CyberSource Corporation, 1997, archived at <a href="http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm">http://web.archive.org/web/19971021082508/www.cybersource.com/service/ivs.htm</a> .	
		Declaration of Donna Tucker, filed in <i>In re</i> Patent Application of: John P. Pettitt, executed on October 8, 2004 (2 pages).	
		Fawcett, T. et al, "Adaptive Fraud Detection", Data Mining and Knowledge Discovery (to appear, 1-28, 1997), Kluwer Academic Publishers, pages 1-29.	
		Fawcett, T. et al., "Adaptive Fraud Detection", Data Mining and Knowledge Discovery 1, 1997, pages 291-316.	
U		Fawcett, T. et al., "Combining Data Mining and Machine Learning for Effective User Profiling", Proceedings of the Second International Conference on Knowledge Discovery and Data Mining", KDD-96, AAAI Press, 1996, pages 8-13.	
<b>Examiner Signature</b> 	<b>Date Considered</b> 9-12-07		

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Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		ATTY. DOCKET NO. 53588-0027	SERIAL NO. 09/708,124
		APPLICANT: Michael Lewis	
		FILING DATE: November 2, 2000	
<b>OTHER ART - NO PATENT LITERATURE DOCUMENTS</b>			
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JAL		Gein, Robert A., et al., "The ABCs of Credit Card Processing", Perspectives, American Public Communications Council Inc., December 1995, pages 13-18.	
		Gifford, David K., et al., "Payment Switches for Open Networks", Proceedings of the 40 <sup>th</sup> IEEE Computer Society International Conference, 1995, IEEE, pages 26-31.	
		Lamm, Stephen E., et al., "Real-Time Geographic Visualization of World Wide Web Traffic", Computer Networks and ISDN Systems 28, 1996, Elsevier Science B. V., pages 1457-1468.	
		Newing, R., "Data Mining", Management Accounting, October 1996, pages 34-36.	
		Scullin, Will H., et al., "Real-Time Visualization of World Web Traffic", 1995, pages 1-13.	
		"SNET Network Fraud Control System", SNET Interconnection Services Group, January 1994, (2 pages).	

Examiner Signature		Date Considered	9-12-00
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